

Application No. 09/472,100

Atty. Docket No. ADEX0001

Status of the Claims

1. (Currently Amended) A certificate transaction system connectable to a client
an issuer terminal associated with a redemption location and to a seller an
5 acquirer terminal across a network the Internet, comprising:
- a certificate authority module comprising any of a server and a terminal
connected to said network Internet, said certificate authority module comprising a
web portal interface comprising means for defining a virtual certificate having
attributes defined by an issuer user having an issuer payment agent associated
10 with said redemption location through said issuer terminal across said Internet,
said issuer user defined attributes comprising any of denomination information,
certificate design information, redemption rule information and redemption
location information adapted to allow the definition of a virtual certificate through
said seller terminal across said network, said defined virtual certificate
15 corresponding to a commodity having a value and a first public identifier, wherein
said commodity corresponds to any of a product, a service, a coupon, and a
reservation, said commodity selected by a seller said issuer user at said seller
issuer terminal in communication with said certificate authority module across
said network Internet, said associated with a redemption location, and wherein
20 said first public identifier is defined by said certificate authority module;
- a payment agent associated with said certificate authority module;
- means for adding said defined virtual certificate to a database accessible
through a web site connected to the Internet;
- a certificate issuance module for creation of an issued certificate upon
25 selectable acquisition of said virtual certificate by an acquirer user, having an
acquirer payment agent, at said client acquirer terminal across said network
Internet through said web site, for receipt of external payment information sent
by said acquirer user from said client acquirer terminal, and for transmission of
information associated with said issued certificate to a holder, said holder
30 comprising any of said acquirer user and an alternate recipient specified by said
acquirer user, wherein said issued certificate comprises said redemption
denomination and said first public identifier, said creation of said issued

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certificate associated with a private identifier which is assigned at time of said acquisition of said virtual certificate, wherein said private identifier does not appear on said issued certificate, and wherein ~~said redemption denomination,~~ said first public identifier, identifier and said assigned private identifier are stored at said certificate authority module in association with said issued certificate;

5 a certificate authentication module for authorization of ~~an off-line~~ a redemption of said issued certificate at said redemption location to said holder of said issued certificate, said holder comprising any of said acquirer user and said alternate recipient of said issued certificate to whom said acquirer user has
10 communicated said private identifier, said authorization based upon a communication from said redemption location to said certificate authority module of ~~said redemption denomination~~ and said first public identifier from said issued certificate, a communication of said private identifier provided by said holder, and a matching comparison of ~~said redemption denomination,~~ said first public
15 ~~identifier,~~ identifier and said private identifier stored at said certificate authority module; and

means to cancel further redemption of said issued certificate at said certificate authority module;

wherein funds are transferred from said acquirer payment agent to said
20 certificate authority payment agent upon said selectable acquisition of said virtual certificate by said acquirer user; and

wherein said funds are transferred from said certificate authority payment agent to said issuer payment agent upon said redemption of said issued certificate by said holder.

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2. (Currently Amended) The certificate transaction system of Claim 1, wherein said defined virtual certificate further comprises a second public identifier defined by said issuer user, wherein said second public identifier is stored at said certificate authority module, and wherein said authentication module requires a
30 submittal of said second public identifier, and a matching comparison to said second public identifier stored at said certificate authority module.

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3. (Currently Amended) The certificate transaction system of Claim 1, wherein said external payment information sent from said acquirer user to said certificate issuance module comprises a identification of said acquirer payment agent ~~external to said system.~~

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4. (Currently Amended) The certificate transaction system of Claim 3 1, further comprising:

~~wherein said payment agent external to said system comprises an authorization to transfer funds from said acquirer~~ payment agent for said acquirer user upon creation of said issued certificate.

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5. (Currently Amended) The certificate transaction system of Claim 1 3, wherein said certificate authority module further comprises means for any of selectably entering and updating an availability of said issued certificate by issuer user ~~through said issuer terminal across said Internet~~ payment agent ~~external to said system~~ comprises an authorization to transfer funds from said payment agent for said acquirer upon redemption of said issued certificate.

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6. (Currently Amended) The certificate transaction system of Claim 1, wherein said certificate issuance module comprises means to deliver said ~~redemption denomination,~~ said first public identifier, identifier and said assigned private identifier to said acquirer user.

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7. (Currently Amended) The certificate transaction system of Claim 6, wherein said means to deliver said ~~redemption denomination and~~ said first public identifier to said acquirer user comprises a printed form of said issued certificate.

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8. (Currently Amended) The certificate transaction system of Claim 6, wherein said means to deliver said ~~redemption denomination and~~ said first key public identifier to said acquirer user comprises an electronic form of said issued certificate.

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9. (Currently Amended) The ~~certificate~~ transaction system of Claim 1, wherein said holder of said issued certificate is said acquirer user.
10. (Currently Amended) The ~~certificate~~ transaction system of Claim 1, wherein
5 said holder of said issued certificate is said alternate recipient who submits said private identifier.
11. (Currently Amended) The ~~certificate~~ transaction system of Claim 1, wherein
10 said assigned private identifier is entered by said acquirer user during said selectable acquisition of said virtual certificate.
12. (Currently Amended) The ~~certificate~~ transaction system of Claim 11,
wherein said entered, assigned private identifier is uniquely associated with a single acquired issued certificate.
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13. (Currently Amended) The ~~certificate~~ transaction system of Claim 11,
wherein said entered, assigned private identifier is a private purchase identifier unique to said acquirer user.
- 20 14. (Currently Amended) The ~~certificate~~ transaction system of Claim 11,
wherein said entered, assigned private identifier is a private acquirer facility access identifier unique to said acquirer user.
- 25 15. (Currently Amended) The ~~certificate~~ transaction system of Claim 1, wherein
said assigned private identifier is established by said certificate authority module
during said selectable acquisition of said virtual certificate.
- 30 16. (Currently Amended) A process within a transaction network connectable to
an issuer terminal associated with a redemption location and to an acquirer a
client terminal and to a seller terminal, comprising the steps of:
providing a certificate authority module comprising any of a server and a
terminal connected to the Internet, said certificate authority module having a web

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portal interface comprising means for defining a virtual certificate having attributes defined by an issuer user having an issuer payment agent associated with said redemption location through said issuer terminal, said issuer user defined attributes comprising any of denomination information, certificate design

5 information, redemption rule information and redemption location information;
providing a payment agent associated with said certificate authority module;

defining a virtual certificate ~~on a~~ at said certificate authority module through said ~~seller~~ issuer user terminal across ~~said network~~ said Internet through

10 said web portal interface, said defined virtual certificate corresponding to a commodity having a value and a first public identifier, wherein said commodity corresponds to any of a product, a service, a coupon, and a reservation, said commodity selected by a ~~seller~~ said issuer user at said ~~seller~~ issuer user terminal in communication with said certificate authority module across said ~~transaction~~

15 ~~network~~ Internet through said web portal interface of said certificate facility module, ~~said seller associated with a redemption location~~, and wherein said first public identifier is defined by said certificate authority module;

adding said defined virtual certificate to a database accessible through a web site connected to said Internet;

20 creating an issued certificate upon acquisition through said web site of said virtual certificate by an acquirer user, having an acquirer payment agent, at said client acquirer terminal across said ~~transaction-network~~ Internet, upon receipt of external payment information sent by said acquirer user from said client acquirer terminal, and for transmission of information associated with said

25 issued certificate to a holder, said holder comprising any of said acquirer user and an alternate recipient specified by said acquirer user, wherein said issued certificate indicates said commodity selected by said seller issuer user and said first public identifier, said creation of said issued certificate associated with an establishment of a private identifier which does not appear on said issued

30 certificate, said indicated commodity, said first public identifier, and said established private identifier stored at said certificate authority module in association with said issued certificate;

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transferring funds from said acquirer payment agent to said payment agent associated with said certificate authority module upon said acquisition by said acquirer user;

5 authorizing ~~an off-line~~ a redemption of said issued certificate at a redemption location to said holder of said issued certificate, said holder comprising any of said acquirer user and said alternate recipient of said issued certificate to whom said acquirer user has communicated said private identifier, wherein said authorization is based upon ~~redemption~~ submittal at said redemption location of said indicated commodity and said first public identifier
10 from said issued certificate, a communication of said private identifier provided by said holder, and a matching comparison of said indicated commodity, said first public identifier, and said private identifier stored at said certificate authority module;

transferring said funds from said payment agent associated with said
15 certificate authority module to said issuer payment agent upon said redemption of said issued certificate by said holder; and

canceling further redemption of said issued certificate at said certificate authority module.

20 17. (Currently Amended) The process of Claim 16, wherein ~~said step of defining said virtual certificate~~, wherein said defined virtual certificate comprises a second public identifier defined by said issuer user, wherein said step of creating said issued certificate includes the storage of said second public identifier at said certificate authority module, and wherein said step of authorizing
25 said redemption of said issued certificate comprises a submittal of said second public identifier, and a matching comparison to said second public identifier stored at said certificate authority module.

30 18. (Currently Amended) The process of Claim 16, wherein said external payment information sent from said acquirer user comprises a identification of said acquirer payment agent external to said system.

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19. (Currently Amended) The process of Claim 48 16, further comprising the step of:

5 ~~wherein said payment agent external to said system comprises an authorization to~~ authorizing said transfer of said funds from said acquirer payment agent for said acquirer user during said step of creation of said issued certificate.

10 20. (Currently Amended) The process of Claim 48 16, wherein said certificate authority module further comprises means for any of selectably entering and updating an availability of said issued certificate by issuer user through said issuer terminal across said Internet ~~payment agent external to said system comprises an authorization to transfer funds from said payment agent for said acquirer during said step of redemption of said issued certificate.~~

15 21. (Currently Amended) The process of Claim 16, wherein said step of creation of said issued certificate comprises a delivery of said ~~redemption denomination and~~ said first public identifier to said acquirer user.

20 22. (Currently Amended) The process of Claim 21, wherein said delivered ~~redemption denomination and said first public identifier are~~ is included in a printed form of said issued certificate.

25 23. (Currently Amended) The process of Claim 21, wherein said delivered ~~redemption denomination and said first public identifier are~~ is included in an electronic form of said issued certificate.

24. (Original) The process of Claim 16, wherein within said authorizing step, said holder of said issued certificate is said acquirer user.

30 25. (Previously Presented) The process of Claim 16, wherein within said authorizing step, said holder of said issued certificate is said alternate recipient.

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26. (Previously Presented) The process of Claim 16, wherein said established private identifier is entered by said acquirer user.

5 27. (Previously Presented) The process of Claim 26, wherein said entered established private identifier is uniquely associated with a single acquired issued certificate.

10 28. (Previously Presented) The process of Claim 26, wherein said entered established private identifier is a private purchase identifier that is unique to said acquirer user.

15 29. (Previously Presented) The process of Claim 26, wherein said entered established private identifier is a private acquirer facility access identifier that is unique to said acquirer user.

30. (Currently Amended) The process of Claim 16, wherein said established private identifier is established by said certificate authority module and communicated to said acquirer user.

20 31. (New) The process of Claim 16, wherein said redemption comprises an offline redemption.

25 32. (New) The process of Claim 16, wherein said redemption comprises an online redemption.

33. (New) The process of Claim 16, wherein said web site is associated with said issuer user, and wherein said database stores one or more virtual certificates associated with said issuer user.

30 34. (New) The process of Claim 16, wherein said web site has an aggregate inventory stored within said database comprising a plurality of stored virtual

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certificates comprising at least one other virtual certificate from an alternate issuer user other than said issuer user.

35. (New) The process of Claim 16, wherein said issuer user comprises any of
5 a merchant and a product manager associated with said redemption location.

36. (New) The process of Claim 16, wherein said certificate authority further
comprises means for controllable cancellation of said issued certificate by said
acquirer user if the issued certificate has not been redeemed.

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37. (New) The certificate system of Claim 1, wherein said redemption
comprises an offline redemption.

38. (New) The transaction system of Claim 1, wherein said redemption
15 comprises an online redemption.

39. (New) The transaction system of Claim 1, wherein said web site is
associated with said issuer user, and wherein said database stores one or more
virtual certificates associated with said issuer user.

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40. (New) The transaction system of Claim 1, wherein said web site has an
aggregate inventory stored within said database comprising a plurality of stored
virtual certificates comprising at least one other virtual certificate from an
alternate issuer user other than said issuer user.

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41. (New) The transaction system of Claim 1, wherein said issuer user
comprises any of a merchant and a product manager associated with said
redemption location.

30 42. (New) The transaction system of Claim 1, wherein said certificate authority
further comprises means for controllable cancellation of said issued certificate by
said acquirer user if the issued certificate has not been redeemed.